

**In the Claims:**

1. (Currently Amended) A method for ensuring current information for liability insurance underwriting when associated credentialing information has been obtained from an associated healthcare provider, the method comprising the steps of:

obtaining a release of the associated credentialing information, between recredentialing periods, from the associated healthcare provider ~~for the purpose of underwriting or renewing liability insurance, wherein the associated credentialing information is released from an associated credentialing entity to an associated insurance entity;~~

providing the associated insurance entity access to the associated credentialing information;

updating the associated credentialing information with ~~new updated associated credentialing information for the purpose of underwriting or renewing liability insurance, the new updated associated credentialing information being collected by an associated insurance entity,~~ being at least one of the group comprising: no new information, medical incident, the medical incident occurring after compiling of the associated credentialing information, likely to become a claim for damages against the healthcare provider, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to healthcare provider's practice profile; and,

determining whether or not to underwrite or renew evaluating the new information for the purpose of underwriting or renewing liability insurance, based at least in part on the updated associated credentialing information.

2. (Currently Amended) A method for underwriting insurance in between recredentialing periods, the method comprising the steps of:

obtaining a release of associated credentialing information, wherein the associated credentialing information is released from an associated credentialing entity to an associated insurance entity ~~from an associated healthcare provider for the purpose of underwriting or renewing liability insurance;~~

providing the associated insurance entity access to the associated credentialing information;

~~reviewing the associated credentialing information, for the purpose of underwriting or renewing liability insurance; and,~~

~~updating the associated credentialing information, for the purpose of underwriting or renewing liability insurance~~ with updated associated credentialing information, the updated associated credentialing information being collected from the associated credentialing entity by the associated insurance entity.

3. (Currently Amended) The method of claim 2, wherein updating the associated credentialing information comprises the step of:

updating the associated credentialing information with new updated credentialing information, the new updated credentialing information being collected from the associated credentialing by an associated insurance entity, being at least one of the group comprising: no new information, ~~medical an~~ incident, the ~~medical~~ incident occurring after compiling of the associated credentialing information, likely to become a claim for damages ~~against the healthcare provider~~, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to potential insured's or current insured's healthcare provider's practice profile.

4. (Currently Amended) The method of claim 2, wherein the method further comprises the steps of:

determining whether or not to underwrite or renew evaluating the new information insurance, based in part on the updated associated credentialing information; and,

generating ~~an~~ liability insurance premium quote, the quote being based in part upon the evaluation of the new updated credentialing information.

5. (Currently Amended) The method of claim 4, wherein the method further comprises the step of:

~~generating an medical malpractice insurance policy based on the new information.~~

6. (Currently Amended) The method of claim 2, wherein obtaining a release of associated credentialing information ~~from an associated healthcare provider~~ comprises the step of:

obtaining a release of associated credentialing information ~~from an associated healthcare provider~~, the release being obtained via a global computer network.

7. (Currently Amended) The method of claim 6, wherein updating reviewing the associated credentialing information comprises the step of:

updating reviewing the associated credentialing information, the information being viewed via the global computer network.

8. (Currently Amended) An apparatus for insurance underwriting between recredentialing periods, the apparatus comprising:

means for obtaining a release of associated credentialing information ~~from an associated healthcare provider~~, wherein the associated credentialing information is released from an associated credentialing entity to an associated insurance entity for the purpose of underwriting or renewing insurance;

means for providing the associated insurance entity access to the associated credentialing information;

~~means for reviewing the associated credentialing information for the purpose of underwriting or renewing insurance~~; and,

means for updating the associated credentialing information ~~for the purpose of underwriting or renewing insurance~~ with updated associated credentialing information, the updated associated credentialing information being collected from the associated credentialing entity by the associated insurance entity.

9. (Currently Amended) The apparatus of claim 8, wherein means for updating the associated credentialing information comprises:

means for updating the associated credentialing information with new updated associated credentialing information, the new updated associated credentialing information being collected from the associated credentialing entity by ~~[[an]] the~~ associated insurance entity, being at least

one of the group comprising: no new information, ~~medical an~~ incident, the ~~medical~~ incident occurring after compiling of the associated credentialing information, likely to become a claim for damages ~~against the healthcare provider~~, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to potential insured's or current insured's healthcare provider's practice profile.

10. (Currently Amended) The apparatus of claim 8, wherein the apparatus further comprises:

means for determining whether or not to underwrite or renew ~~evaluating the new information insurance, based in part on the updated associated credentialing information;~~ and,

means for generating an liability insurance premium quote, the quote being based in part upon ~~the~~ evaluation of the new updated credentialing information.

11. (Currently Amended) The apparatus of claim 10, wherein the apparatus further comprises:

means for generating an medical-malpractice insurance policy ~~based on the new information.~~

12. (Currently Amended) The apparatus of claim 8, wherein means for obtaining a release of associated credentialing information ~~from an associated healthcare provider~~ comprises:

means for obtaining a release of associated credentialing information ~~from an associated healthcare provider~~, the release being obtained via a global computer network.

13. (Currently Amended) The apparatus of claim 12, wherein means for updating reviewing the associated credentialing information comprises the step of:

means for updating reviewing the associated credentialing information, the information being viewed via the global computer network.

14. (Canceled)

15. (Currently Amended) The method of claim [[2]] 4, wherein the ~~liability~~ insurance is professional liability insurance.

16. (Previously Presented) The method of claim 15, wherein the insurance is medical malpractice insurance.

17. (Canceled)

18. (Previously Presented) The method of claim 8, wherein the insurance is professional liability insurance.

19. (Previously Presented) The method of claim 18, wherein the insurance is medical malpractice insurance.

Please add new claims 20-22 as follows:

20. (New) A method for underwriting insurance in between recredentialing periods, the method comprising the steps of:

determining if a release of associated credentialing information, wherein the associated credentialing information is to be released from an associated credentialing entity to an associated insurance entity, has been obtained;

receiving transmitted associated credentialing information from an associated credentialing entity, if the release was obtained;

updating the associated credentialing information with updated associated credentialing information, the updated associated credentialing information being collected from the associated credentialing entity by the associated insurance entity; and,

determining whether or not to underwrite or renew insurance, based in part on the updated associated credentialing information.

21. (New) The method of claim 20, wherein the updated associated credentialing information is at least one of the group comprising: no new information, incident, the incident

occurring after compiling of the associated credentialing information, likely to become a claim for damages, claim for damages arising after compiling of the associated credentialing information, lawsuit arising after compiling of the associated credentialing information, and change to potential insured's or current insured's profile.

22. (New) The method of claim 21, wherein the insurance is professional liability insurance.